

pushed us all to a better state of affairs through engagement in initiatives like the National Cyber Security Summit, TechNet New England, the Cyber Security Industry Alliance, and many others. He has also testified in Congress on a number of occasions, lending his expertise to our deliberations here in order to ensure that our nation remains a leader in cyberspace. Art retains the special ability to see beyond the visible arc of technological advances and effectively communicate about an incredibly dynamic landscape in order to positively impact policy.

I am honored to extend my deep gratitude and praise to Art as he retires, and to be able to call him a friend. I wish him the best of luck in all future endeavors.

#### FAIRNESS IN STUDENT LOAN LENDING ACT

**HON. JIM McDERMOTT**

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2015*

Mr. McDERMOTT. Mr. Speaker, in an effort to provide students and families much need relief and protection from crippling student loan debt, Congressman JIM McDERMOTT (D-WA), a senior member of the Budget and Ways and Means Committees, today introduced legislation that would save students and parents thousands of dollars by allowing student loan borrowers to refinance their federal and private student loans. The Fairness in Student Loan Lending Act will also allow holders of private student loans the ability to discharge their debt in bankruptcy, which is not currently permitted.

Federal law currently prevents responsible student loan borrowers with federal student loans in good standing from refinancing their loans to a lower rate. This has left millions of students and parents holding loans with interest rates of 7 percent. Under the Fairness in Student Loan Lending Act, student loan borrowers in good standing will be able to refinance their loans to a rate equal to the 10-year Treasury note on the last day of business of the previous month plus one percent. For example, a borrower who refinances on February 2015 would refinance to a rate of 2.64%.

While federal law allows borrowers to discharge many types of debt during bankruptcy, including car loans and gambling debt, student loans holders are not permitted to discharge their student loans during bankruptcy. The Fairness in Student Loan Lending Act provides a mechanism that allows borrowers holding private loans the ability to discharge these private loans during bankruptcy.

#### HONORING DONNA WILTSHIRE

**HON. RODNEY DAVIS**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2015*

Mr. RODNEY DAVIS of Illinois. Mr. Speaker, I would like to honor Donna Wiltshire who recently retired from the United States Department of Agriculture after serving Illinoisans for over 43 years. In 1971, Ms. Wiltshire began her career with the Farmers Home Administra-

tion as a Clerk Stenographer on the State Office's Housing Staff. After 15 years, she was promoted to Single Family Housing Specialist where she proudly served Illinois for the remainder of her career. She cherished opportunities to posit her own thoughts and to hear the ideas of others, creating a vibrant and constructive working environment for all around her.

Ms. Wiltshire's dedication and passion for rural development is seemingly unmatched and has not gone unrecognized by her colleagues. Ms. Wiltshire worked tirelessly to assist families with the home ownership process, knowing that home ownership has a lasting effect on families and communities.

In her retirement, Ms. Wiltshire looks forward to spending more time with her four grandchildren and continuing her life of service through her church.

I am proud to honor Donna Wiltshire today and would like to wish her a happy and fulfilling retirement and thank her for her service and dedication to the entire community.

#### IN HONOR OF THE REVEREND CURTIS RAINES, SR.

**HON. SANFORD D. BISHOP, JR.**

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2015*

Mr. BISHOP of Georgia. Mr. Speaker, it is with a heavy heart and solemn remembrance that I rise today to pay tribute to the Reverend Curtis Raines, Sr., President of the General Missionary Baptist Convention of Georgia and beloved Pastor of New Pilgrim Missionary Baptist Church in Macon, Georgia and Mount Zion Baptist Church in Bolingbroke, Georgia.

Sadly, Rev. Raines passed away on Saturday, February 21, 2015. He leaves in his wake many heavy hearts among his church family, his supporters, and his community. On Friday, February 27, 2015, a memorial service will be held in his honor at New Pilgrim Missionary Baptist Church in Macon, followed by a Homegoing Celebration on Saturday, February 28, 2015 at Fellowship Bible Baptist Church in Warner Robins, Georgia.

A Georgia man through and through, Rev. Raines was born on September 22, 1947. He studied at public schools in Upson County before attending the American Baptist Theological Seminary in Tennessee, the Georgia Baptist Theological Seminary, and Mercer University in Macon. He was licensed in the ministry in 1980 and ordained as a minister in 1981. He earned a Bachelor of Theology degree and a Master of Pastoral Ministry degree from Emmanuel Bible College in 1995 and 1997, respectively.

Rev. Raines worked at Warner Robins Air Force Base as Production General Manager of Sheet Metal Manufacturing for more than 27 years until his retirement in 1993. He has served as Pastor of New Pilgrim Missionary Baptist Church for 30 years and Mount Zion Baptist Church for 27 years. Throughout his pastoral career, always seeking to improve the craft of Christian ministry and discipleship, Rev. Raines became Vice President and, later, President of the General Missionary Baptist Convention of Georgia, Inc. (GMBC). Founded in 1870, the GMBC is the largest organization of African Americans in the state of

Georgia. A revered leader, Rev. Raines oversaw a membership of over 800 churches, representing over 550,000 African-American Baptists in Georgia.

He further enriched the spiritual lives of those around him by serving as President of Congress of the Mount Pleasant Association, Secretary of the Union Baptist and Educational Association, Chairman of the Board for the Adopt-A-Role Model in Macon, President of the Sixth District-General Missionary Baptist Convention, President of the Bellevue/Hillcrest Ministerial Association, and member on the Board of Directors for Parents to Support Public Schools, Board of Directors of the National Baptist Convention USA, Inc., and Board of Trustees at Wesley Glen Ministries.

A charismatic leader with an infectious spiritual zeal, Rev. Raines was known and loved in the Middle Georgia area and throughout the state. He has received numerous awards and commendations for his good works in Macon and in Bibb County. Rev. Raines was truly a man of integrity who exuded the genuine principles and values of Christian discipleship.

George Washington Carver once said, "No individual has any right to come into the world and go out of it without leaving behind distinct and legitimate reasons for having passed through it." Through his impact on the spirit, the faith, and the very wellbeing of his community, Rev. Raines certainly fulfilled his higher calling. We are all so blessed that Rev. Raines passed this way and during his life's journey did so much for so many for so long.

Rev. Raines accomplished many things throughout his life but none of this would have been possible without the love and support of his beloved wife, Barbara, and children, Shun, Curtis, Jr., Varina, and Bryant.

Mr. Speaker, my wife Vivian and I, along with the more than 700,000 residents of Georgia's Second Congressional District salute Reverend Curtis Raines, Sr. for his outstanding accomplishments in the ministry and for his dedication to his community. I ask my colleagues in the House of Representatives to join us in extending our deepest sympathies to Rev. Raines's family, friends and loved ones during this difficult time. We pray that they will be consoled and comforted by an abiding faith and the Holy Spirit in the days, weeks and months ahead.

#### HONORING THE LIFE AND LEGACY OF NORTHWEST FLORIDA'S BE- LOVED J. EARLE BOWDEN

**HON. JEFF MILLER**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2015*

Mr. MILLER of Florida. Mr. Speaker, I rise to recognize the life and legacy of one of Pensacola's most influential and beloved citizens, J. Earle Bowden. A native and near life-long resident of the Florida Panhandle, Mr. Bowden was known throughout the community for his decades as a journalist and editor-in-chief of the Pensacola News Journal, as well as for his tireless work preserving the local historical sites and natural treasures. All of Northwest Florida mourns the loss of a true icon.

J. Earle Bowden was born and raised in the small town of Altha, Florida, and after his high school graduation, he studied journalism at